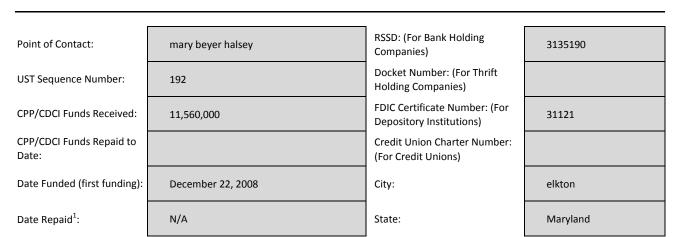


(Include Holding Company Where Applicable)

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¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	We have had to reduce lending since receiving TARP funding. This is a direct result of increased pressure on capital levels due to charge-
	offs and increases to the loan loss reserve.







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	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
	Increase securities purchased (ABS, MBS, etc.).
	Make other investments.



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

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educe borrowings. https://doi.org/10.1006/10.0006/10.	uring the calendar y	non-performing assets. ear 2011 we added \$6,95	58,000 to loan loss r	reserves due to inc	reased charge-offs a	nd non-performing asset
crease charge-offs.						
crease charge-offs.						
crease charge-offs.						
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ncrease charge-offs.						
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ncrease charge-offs.						
ncrease charge-offs.						
ncrease charge-offs.						
Icrease charge-offs. uring calendar year 2011 we had to charge off \$9,623,000 in bad loans.	educe borrowings.					
Icrease charge-offs. uring calendar year 2011 we had to charge off \$9,623,000 in bad loans.						
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uring calendar year 2011 we had to charge off \$9,623,000 in bad loans.						
uring calendar year 2011 we had to charge off \$9,623,000 in bad loans.	crease charge-offs					
	uring calendar year	2011 we had to charge o	ff \$9,623,000 in bac	d loans.		







Purchase another financial institution or purchase assets from another financial institution.
Held as non-leveraged increase to total capital.



NAME OF INSTITUTION

(Include Holding	Company	Where	Applicabl	e
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cecii bank . cecii bancorp, inc	

What actions were you able to avoid because of the capital infusion of CPP,	/CDCI funds?	
What actions were you able to avoid because of the capital infusion of CPP During 2011, Cecil Bancorp, Inc. was able to avoid capital levels falling below	"well-capitalized".	This was a direct result of the funds obtained
through the CPP program.		



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NAME OF INSTITUTION
(Include Holding Company Where Applicable)

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?			
t decions were you asse to take that you may not have taken without the capital imasion of erry ese	i iuiius.		



NAME OF INSTITUTION

(Include Holding	Company	Where Applicable)	

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.